

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

PHILLIP L BLAIR  
RHONDA S BLAIR  
Debtor(s)

Case No. 18-10438JCM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2018.
- 2) The plan was confirmed on 07/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/20/2018, 02/07/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/01/1900.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$269,644.81.
- 10) Amount of unsecured claims discharged without full payment: \$102,763.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$100,967.12
Less amount refunded to debtor	\$2,867.21

**NET RECEIPTS:** **\$98,099.91**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,637.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,637.16**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	10,987.00	11,140.09	11,140.09	1,464.14	0.00
CAPITAL ONE NA**	Unsecured	169.00	209.68	209.68	27.56	0.00
CAPITAL ONE**	Unsecured	6,483.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	11,431.00	11,703.87	11,703.87	1,538.24	0.00
CITIZENS BANK	Secured	15,470.00	15,546.31	14,100.93	14,100.93	1,683.11
DISCOVER BANK(*)	Unsecured	1,683.00	1,744.35	1,744.35	229.26	0.00
JPMORGAN CHASE BANK NA	Unsecured	9,472.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,990.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,513.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	10,135.00	10,302.76	10,302.76	1,354.09	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	4,814.00	4,911.19	4,911.19	645.48	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,957.00	3,050.04	3,050.04	400.87	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,752.00	1,831.58	1,831.58	240.72	0.00
MERRICK BANK	Unsecured	2,216.00	2,104.46	2,104.46	276.59	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	86,772.00	87,815.80	0.00	42,742.75	0.00
NEW REZ LLC D/B/A SHELLPOINT MC	Secured	0.00	1,849.25	1,849.25	1,849.25	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	282.38	282.38	37.11	0.00
PNC BANK NA	Secured	0.00	565.20	565.20	565.20	0.00
PNC BANK NA	Secured	20,581.00	20,808.56	0.00	17,521.20	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	67.00	104.29	104.29	13.71	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,011.00	8,151.38	8,151.38	1,071.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,434.00	6,536.40	6,536.40	859.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,111.00	2,187.15	2,187.15	287.46	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,292.00	1,419.28	1,419.28	186.54	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	756.00	859.50	859.50	112.96	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,843.00	3,965.57	3,965.57	521.19	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,412.00	1,468.90	1,468.90	193.06	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	6,783.00	6,821.66	6,821.66	896.57	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	925.00	979.94	979.94	128.79	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,247.00	3,343.24	3,343.24	439.40	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,711.00	2,797.61	2,797.61	367.69	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	5,247.00	5,390.42	5,390.42	708.46	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$60,263.95	\$0.00
Mortgage Arrearage	\$2,414.45	\$2,414.45	\$0.00
Debt Secured by Vehicle	\$14,100.93	\$14,100.93	\$1,683.11
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,515.38</b>	<b>\$76,779.33</b>	<b>\$1,683.11</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$91,305.74</b>	<b>\$12,000.31</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,637.16</u>
Disbursements to Creditors	<u>\$90,462.75</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$98,099.91</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/08/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.